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**U.S. DEPARTMENT OF LABOR
Employment and Training Administration
Unemployment Insurance Service
Washington, D.C. 20210**

COMPARISON OF STATE UNEMPLOYMENT INSURANCE LAWS

January 7, 1996

To UI Comparison Users:

This transmittal begins a series of semiannual revisions reflecting changes in State unemployment insurance laws that became effective since publication of the January 1993 **Comparison** in its new format. All pages of the 1993 issue and its revisions should be replaced by the attached pages.

PREFACE

In the Federal-State system of unemployment insurance established in this country under the Social Security Act, the individual States have been free to develop the particular program that seems best adapted to conditions prevailing within the State. Consequently, no two State laws are alike.

It is important that the public know the details of the employment security program and understand how it functions as a part of the Nation's comprehensive system of social insurance. The **Comparison of State Unemployment Insurance Laws** reports State by State the types of workers and employers that are covered under the State law; the methods of financing the program; the benefits that are payable; the conditions to be met for payment; and the administrative organizations established to do the job. Such specific technical information is essential to an understanding of how the employment security program can make its maximum contribution to individual and family security as well as to the stability of business and of the economy in general.

While the **Comparison** analyzes primarily the State statutes, in certain cases in which general statements in the statutes are implemented by specific statements in rules, regulations, opinions of attorneys general, or court decisions, the latter are included with notes indicating their source.

In the text and tables, "State" includes the District of Columbia, the Commonwealth of Puerto Rico, and the Virgin Islands in accordance with the definition of State in the Social Security Act and the Federal Unemployment Tax Act.

The Railroad Unemployment Insurance Act, which is administered by the Railroad Retirement Board for railroad workers, is outside of the Federal-State system of unemployment insurance and is not included in this comparison. Benefits are payable to railroad workers for unemployment due to sickness as well as to lack of work under a Federal formula applicable throughout the country.

Six States provide benefits for unemployment due to nonoccupational disability as well as for unemployment due to lack of work. In California, New Jersey, Puerto Rico and Rhode Island, the programs are administered by the unemployment insurance agencies. The Hawaii law is administered separately from unemployment insurance by the Temporary Disability Insurance Division of the Department of Labor and Industrial Relations. The New York law is administered by the State workmen's compensation agency. The laws of these six States are compared briefly in chapter 600.

Since the State employment security agencies are administering the unemployment insurance provisions of ch. 85, Title 5, U.S.C., the training allowance and assistance provisions of the Trade Expansion Act (19 U.S.C. 2001), the Work Incentive Program (42 U.S.C. 602), and the Disaster Relief Act (P.L. 91-606), a brief description of these Federal programs is included in chapters 700 and 800.

An overall table of contents and a list of tables can be found at the front of the document. The eight chapters of the **Comparison** deal with the following major subject areas: Coverage (1); Taxation (2); Benefits (3); Eligibility (4); Administration (5); Disability (6); Federal Claims (7); and Readjustment Allowances (8). The numbers in the parentheses are used as prefixes in the page numbering for each of these chapters and appear as the first number in the tables accompanying each chapter.

It is planned to update the material semiannually and only pages which require modification will be issued. These pages will be distributed under cover of a transmittal letter.

PREFACE

The **Comparison** has been issued solely for informational, reference, and research purposes. It should not be considered an official interpretation of the State unemployment insurance laws. The State statutes must be consulted for the full text of State laws. The State rules and regulations, opinions of attorneys general, and administrative and court decisions contain the official interpretations of these laws.

The **Comparison** has been prepared by the Division of Legislation of the Office of Legislation and Actuarial Services in the Unemployment Insurance Service. It supersedes the **Comparison of State Unemployment Insurance Laws** which was issued on January 3, 1993.

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ABBREVIATIONS USED IN THE TABLES:

AAW--average annual wage
 admin --administration
 AWW--average weekly wage
 BP--base period
 BPW--base-period wages
 BY--benefit year

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(Abbreviations continued)

clmnt.--claimant
consec.--consecutive
CQ--calendar quarter
CY--calendar year
dep --dependent
DA--dependents allowance
DI--disability insurance
emplmt --employment
EB--extended benefits
EE--employee
ER--employer
FUTA--Federal Unemployment Tax Act
hr--hour
HQ--high quarter
HQP--high-quarter wages
min.--minimum
max.--maximum
PT--part-time
sched.--schedule
UI--unemployment insurance
WBA--weekly benefit amount
W--week
wk.--week
WF--week of filing
WW--waiting week
yr.--year
AL--Alabama
AK--Alaska
AZ--Arizona
AR--Arkansas
CA--California
CO--Colorado
CT--Connecticut
DL--Delaware
DC--District of Columbia
FL--Florida
GA--Georgia
HI--Hawaii
ID--Idaho
IL--Illinois
IN--Indiana
IA--Iowa
KS--Kansas
KY--Kentucky
LA--Louisiana

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(Abbreviations continued)

ME--Maine
MD--Maryland
MA--Massachusetts
MI--Michigan
MN--Minnesota
MS--Mississippi
MO--Missouri
MT--Montana
NE--Nebraska
NV--Nevada
NH--New Hampshire
NJ--New Jersey
NM--New Mexico
NY--New York
NC--North Carolina
ND--North Dakota
OH--Ohio
OK--Oklahoma
OR--Oregon
PA--Pennsylvania
PR--Puerto Rico
RI--Rhode Island
SC--South Carolina
SD--South Dakota
TN--Tennessee
TX--Texas
UT--Utah
VT--Vermont
VA--Virginia
VI--Virgin Islands
WA--Washington
WV--West Virginia
WI--Wisconsin
WY--Wyoming

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